searching the data base for individual billing records associated with the user's telecommunications account which satisfy the one or more parameters of the query received from the user; and

displaying results of the searching to the user over the data network, including displaying the individual transaction charges associated with the user's telecommunications account which satisfy the one or more parameters of the query received from the user.

62. A method for providing a user access over a data network to billing records associated with a telecommunications account of the user, the method comprising:

storing billing records associated with the user's telecommunications account in a data base, wherein said stored billing records include new billing records for which an invoice has not yet been issued to the user, and wherein said new billing records include individual transaction charges from a plurality of entities;

receiving a request from the user over the data network to view the stored billing records; and

displaying the stored billing records to the user over the data network, including
displaying the individual transaction charges for which an invoice has not yet been issued to the user.

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